

<i>SERFF Tracking Number:</i>	<i>THRV-126847329</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>46997</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>UL Amendment [U-UQ-UL-AMEND (10)]</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: UL Amendment [U-UQ-UL-AMEND (10)]

TOI: L09I Individual Life - Flexible Premium  
Adjustable Life

Sub-TOI: L09I.001 Single Life

Filing Type: Form

SERFF Tr Num: THRV-126847329 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 46997

Co Tr Num: State Status: Approved-Closed  
Reviewer(s): Linda Bird  
Disposition Date: 10/11/2010  
Disposition Status: Approved-  
Closed

Author: Julie Panaro

Date Submitted: 10/07/2010

Implementation Date Requested:

State Filing Description:

Implementation Date:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/11/2010

Deemer Date:

Submitted By: Julie Panaro

Filing Description:

Subject: Amendment to Previously Approved Universal Life contract [U-UQ-UL (03)]

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted  
10/06/2010

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/11/2010

Created By: Julie Panaro

Corresponding Filing Tracking Number:

We are submitting for your consideration and approval Amendatory Agreement U-UQ-UL-AMEND (10) to be attached to inforce Flexible Premium Adjustable Life contract form U-UQ-UL (03) that was approved by your Department on 02/24/2003. This amendment reduces the contract owner's premium requirements needed for maintaining the Death Benefit Guarantee while the contract has an active disability waiver claim. This amendment will provide the same more

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beneficial treatment as in approved form U-UM-UL (07) that replaced form U-UQ-UL (03), which is no longer issued.

We are converting the administration of both of these UL contracts to a new administrative system on or about March 1, 2011. At that time we can begin administering the effect of the amendment. We ask your approval not only of the amendment, but also to adjust the effective date of the amendment to the system installation date, once definitively known.

Thank you in advance for your review of our filing. Please feel free to contact me if you have any questions.

## Company and Contact

### Filing Contact Information

Julie Panaro, Compliance Specialist II      [julie.panaro@thrivent.com](mailto:julie.panaro@thrivent.com)  
625 Fourth Ave S      800-847-4836 [Phone] 36473 [Ext]  
Minneapolis, MN 55415      612-844-5040 [FAX]

### Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per amendment form. Wisconsin, our state of domicile, does not charge filing fees.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$50.00	10/07/2010	40386803

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/11/2010	10/11/2010

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## Disposition

Disposition Date: 10/11/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Form	Amendatory Agreement		Yes

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## Form Schedule

Lead Form Number: U-UQ-UL-AMEND (10)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	U-UQ-UL-AMEND (10)	Policy/Cont Amendatory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	Amendatory Agreement U-UQ-UL-AMEND (10).pdf

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**AMENDATORY AGREEMENT**

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Effective Date: April 1, 2011

The following provision of this contract is amended:

**5.4a Death Benefit Guarantee Requirements**

In Section 5.4a Death Benefit Guarantee Requirements, item (2) is amended to read:

- 2) Is the sum of Death Benefit Guarantee Premiums for that Death Benefit Guarantee from the Date of Issue through that Monthly Anniversary. If this contract includes a disability waiver of monthly deduction benefit, the Death Benefit Guarantee Premium will not be added to this sum on any Monthly Anniversary on which we waive or credit the Monthly Deduction under that rider.

Signed for Thrivent Financial for Lutherans

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President [  ]

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Secretary [  ]

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## Supporting Document Schedules

	Item Status:	Status Date:
<p><b>Satisfied - Item:</b> Flesch Certification</p> <p><b>Comments:</b> Certification is attached.</p> <p><b>Attachment:</b> AR Readability Cert.pdf</p>		



ARKANSAS

Readability Certification

I certify that the following form has the below listed readability score as calculated by the Flesch Reading Ease Test and that this form complies with the requirements of Arkansas Stat. Ann. Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

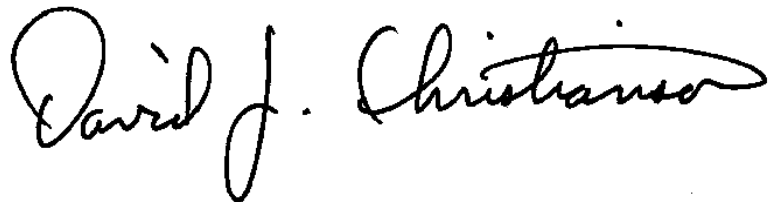
Form Number

Flesch Score

U-UQ-UL-AMEND (10)

57.3

[Scored with Contract U-UQ-UL (03)]

A handwritten signature in black ink that reads "David J. Christianson". The signature is fluid and cursive, with a large initial "D" and a long horizontal flourish at the end.

October 7, 2010

Date

David J. Christianson

Director

Contract Forms & Compliance